

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Scura, Wigfield, Heyer  
Stevens & Cammarotta, LLP  
1599 Hamburg Turnpike  
Wayne, NJ 07470  
Tel.: 973-696-8391  
David L Stevens, Esq.  
dstevens@scura.com  
Counsel for Debtor.

In Re:

George Morales, Jr.,

Debtor.

Case No.: 24-16570

Chapter: 7

Adv. No.: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Judge: VFP

**CERTIFICATION OF SERVICE**

1. I, Silvia Pereyra :

☐ represent \_\_\_\_\_ in the this matter.

☒ am the secretary/paralegal for SWHS&C, LLP, who represents  
Debtor in the this matter.

☐ am the \_\_\_\_\_ in the this case and am representing myself.

2. On November 15, 2024, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.

Notice of Voluntary Conversion to Chapter 7 and Proposed Order (Dk.59)

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: November 15, 2024

/s/ Silvia Pereyra  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004–1550	Former Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
George Morales, Jr. 34 Boonstra Drive Wayne, NJ 07470	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Maria A. Giammona Maria A. Giammona Law, LLC. 1599 Hamburg Turnpike Wayne, NJ 07470	Special Counsel	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
AIS Portfolio Services, LLC Attn: Bridgecrest Credit Company, LLC as Servicer for Carvana, LLC 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
<p>Regina Cohen Lavin, O'Neil, Ricci, Cedrone &amp; DiSipio 1300 Route 73 Suite 307 Mount Laurel, NJ 08054</p>	<p>Counsel for Creditor Bridgecrest Credit Company, LLC as Servicer for Carvana, LLC / Notice of Appearance</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Lakeview Loan Servicing, LLC P.O. Box 619063 Dallas, TX 75261</p> <p>Flagstar Bank 5151 Corporate Drive, Troy, MI 48098</p>	<p>Secured Creditor</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Denise E. Carlon KML Law Group, PC 701 Market Street Suite 5000 Philadelphia, PA 19106</p>	<p>Counsel for Secured Creditor Lakeview Loan Servicing, LLC / Notice of Appearance</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>
<p>Giovanna Meli Coldwell Banker Realty 1410 Valley Road Wayne, NJ 07470</p>	<p>Real Estate Broker</p>	<p><input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)</p>

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Susan Long Genova Burns LLC 494 Broad Street Newark, NJ 07102	Counsel for Creditor Veronica Morales / Notice of Appearance	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Wells Fargo Bank N.A., d/b/a Wells Fargo Auto PO Box 169005 Irving, TX 75016	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Affirm Inc 633 Folsom Street, Floor 7 San Francisco, CA 94107	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Affirm, Inc. Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

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Bridgecrest 7300 E Hampton Ave Suite 101, Mesa, AZ 85209	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
State of New Jersey, Division of Taxation Compliance and Enforcement - Bankruptcy Unit 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. Department of Housing and Urban Development 451 Seventh Street SW, Washington, DC 20410	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Attorney General United States Department of Justice - Ben Franklin Station P.O. Box 683, Washington DC 20044  United States Attorney Peter Rodino Federal Building 970 Broad Street, Suite 700 Newark, NJ 07102	Notice Only	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Wells Fargo Auto Po Box 71092, Charlotte, NC 28272	Secured Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Xiomara Morales 3600 Bailey Avenue Apt. 2F, Bronx, NY 10463	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
NYS Dept. Taxation & Finance Bankruptcy/Special Procedures Section P.O. Box 5300, Albany, NY 12205	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Internal Revenue Service P.O. Box 7346, Philadelphia, PA 19101	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Apple Card/ Goldman Sachs Bank USA Lockbox 6112 Po Box 7247, Philadelphia, PA 19170	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Artistic Jewelers Inc. 305 Northwest Drive, Farmingdale, NY 11735	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Barclays Bank Delaware 1007 N Orange St, Wilmington, DE 19801	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Capital One Bank 1680 Capital One Drive, McLean, VA 22102	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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Citibank North America 388 Greenwich St., New York, NY 10013	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Discover Financial Services Po Box 15316, Wilmington, DE 19850	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Goldman Sachs And Co. Po Box 70321, Philadelphia, PA 19176	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Jefferson Capital Syst 200 14th Ave E, Sartell, MN 56377	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)



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Lvnv Funding Llc Po Box 10497, Greenville, SC 29603	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Macy's Credit Card Services 9111 Duke Blvd., Mason, OH 45040	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Net Credit 175 W Jackson Blvd Suite 1000, Chicago, IL 60604	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
New York State Thruway Authority 200 Southern Blvd, Albany, NY 12209  Linebarger Goggan Blair & Sampson, LLP P.O. Box 659443 San Antonio, TX 78265	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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OneMain Financial Group, LLC 700 Plaza Drive Suite 211, Secaucus, NJ 07094	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
TD Bank/ Target Card Po Box 673, Minneapolis, MN 55440  TD Retail Card Services/ Nordictrack Fin P.O. Box 731, Mahwah, NJ 07430	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Tolls by Mail Payment Processing Center P.O. Box 15183, Albany, NY 12212	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Upgrade 275 Battery Street, 23rd Floor, San Francisco, CA 94111  Wells Fargo Card Services Po Box 3696, Portland, OR 97208	Creditor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

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